

The advantages of
joining

DCP

DCP

State of Washington
Department of Retirement Systems
Deferred Compensation Program

- Immediate income tax reduction
- Low administrative fees
- Choice of 12 investment funds, all managed by the Washington State Investment Board
- Friendly, expert client service as close as your telephone
- Internet access to your account 24 hours a day, 7 days a week
- Flexibility - roll money into DCP from a previous plan, take it with you if you change employers



**Department of Retirement Systems
Deferred Compensation Program**

P.O. Box 40931, Olympia, WA 98504-0931

1-888-327-5596

www.drs.wa.gov/dcp

**Make the most of
your salary...**

**and your
future
retirement**



The Deferred Compensation Program (DCP) is a retirement savings program offered only to Washington public employees.

With DCP, you save pre-tax dollars for retirement. Earnings on your investment grow tax-deferred.

DCP

DCP fees are among the lowest in the United States.

The chart to the right compares DCP administrative and fund management fees with those charged by a private fund offered to Washington public employees.

DCP fees are nearly 600% less than those charged by the private fund. What does that mean? After 20 years, the DCP fund balance is 20% larger.

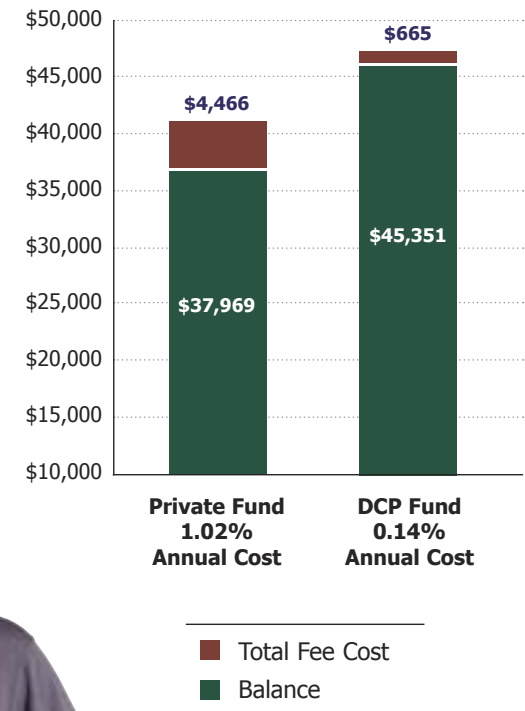
That's more money in your account. And a big difference at retirement.

"DCP's low fees mean that more of my money stays in my account, growing. Other programs don't say much about their fees – for a reason."



WHICH FUND WOULD YOU RATHER HAVE IN YOUR RETIREMENT PORTFOLIO?

**FEE COMPARISON ON \$10,000
EARNING 8% | OVER 20 YEARS**



Call today for an enrollment packet:
1-888-327-5596,
select option 2